

Pay As You Go
**MOBILE PHONE
INSURANCE**




premierplan[®]



Premierplan Pay As You Go cannot be sold to under 16s

Welcome to premierplan

Welcome to premierplan, brought to you by Policy Administration Services (PAS), in association with Phones 4u.

With premierplan you can feel safe in the knowledge that if something unfortunate happens to your phone, our straight forward service will aim to sort things out for you in no time.

Our pay as you go policy also comes with a great inclusive benefit, storemynumbers™. Storemynumbers™ allows you to keep a backup of the essential information stored on your mobile.

Full details can be found at www.policyadmin.co.uk

How would you feel if...




...all of the phone numbers stored on your mobile were suddenly gone?

...your shiny new mobile is stolen just weeks after you've bought it, leaving you to foot the bill for a replacement?

...your mobile phone was one of the 1 million plus handsets which get chewed by a dog, put through the washing machine or dropped in the toilet every year*?

* Source: Cellular News, June 2007

Examples of our cover

Feature	Example of cover	Mobile Phone Insurance
	THEFT When your phone is stolen out of your bag whilst shopping.	✓
	ACCIDENTAL DAMAGE When you accidentally drop your phone and it no longer works.	✓
	LIQUID DAMAGE When you drop your phone accidentally into the bath or it falls out of your pocket into the toilet.	✓
	BREAKDOWN Examples of mechanical & electrical breakdown include your phone no longer charging or the camera breaking.	✓
	MALICIOUS DAMAGE When someone else damages your phone with malicious intent.	✓
	WORLDWIDE You're not just covered in the UK, our policy also covers you when you are on holiday abroad.	✓
	STOREMYNUMBERS™ Have you ever lost your list of contacts? This back up facility allows you to store and edit your valuable mobile phone data.	✓

How much does it cost?

Original Phone Purchase Price	Cost for up to 12 months cover
Under £40	£9.99
£40 - £59.99	£19.99
£60 - £79.99	£29.99
£80 - £119.99	£39.99
£120 & over	£49.99

The policy is valid for 12 months from the date of purchase or until you have made a successful claim, whichever occurs first.

Summary of Cover

This section gives a summary of the insurance cover and services provided. Full terms, conditions and exceptions are detailed within the Policy Document. The cover has been arranged by Policy Administration Services Limited with a single provider, London General Insurance Company Limited. The seller of the insurance acts as our agent.

Main Benefits

Mobile Phone Insurance

- For one **mobile phone** and **SIM card**
- The cost of repair (or replacement if a repair cannot be made) in the event of:
 - Accidental damage
 - Water and liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown**
- The cost of replacement as a direct result of:
 - Theft
- **Accessories** up to a combined retail price of £50 (including VAT) per claim, where they have been stolen or damaged at the same time as the **phone**, or where they are incompatible with a phone replaced as a result of a valid claim
- Cover wherever **you** or a member of **your family** are in the world. Repair or replacement will be arranged upon return to the UK

Storemynumbers™

- Data backup of contacts, calendar and notes
- This is a web based facility. **You** will need a compatible **phone** which is enabled to use GPRS data services, Internet access and an email address to make use of this facility. Visit www.policyadmin.co.uk to register or for more details

Storemynumbers™ registration

You can register for **storemynumbers™** by visiting www.policyadmin.co.uk, from the day after **you** purchase this policy. This service uses GPRS data services and this must be enabled on the **phone**. Full details can be found on page 7.

Full details of the cover can be found in section C of the Policy Document.

Price

The cost of the policy will depend on the purchase price of the **phone**:

Under £40	£9.99
£40 - £59.99	£19.99
£60 - £79.99	£29.99
£80 - £119.99	£39.99
£120 & over	£49.99

This includes any taxes or additional charges which may apply. The policy is valid for 12 months from the date of purchase, or until **you** have made a successful claim, whichever occurs first.

Main Exclusions

This policy does not cover:

- Loss of the **phone**
- The policy **excess** of £10 upon a successful claim
- The cost of unauthorised calls
- Theft of the **phone** from an unattended motor vehicle where it has been left visible
- Theft of the **phone** from any unattended building or premises, unless evidenced damage was caused in gaining entry to or exit from, the building or premises
- Theft of or damage to, the **phone** where it has been left negligently or deliberately in a public place or a place to which other people have access
- Theft of or damage to, the **phone** where it has been passed to someone else other than a **family** member
- The replacement of any digital content stored in the memory of the **phone**, or on a hard disk, memory card or other storage media

Full details can be found in sections G, H, & I, of the Policy Document.

Claims

When making a claim, please follow these simple steps:

1. **You** must inform the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovering any theft or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. If the **phone** is stolen, **you** must call the airtime provider within 24 hours of discovery to bar the **SIM card**. Doing this will prevent any further unauthorised calls from being made. Please note, unauthorised calls are not covered under this policy.

3. **You** must register a claim with **us** within 48 hours of discovery using the following methods:
 - online at www.policyadmin.co.uk
 - by calling **0844 871 0524***

If **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us** then **you** must call **us** within the shorter of either:

- 48 hours of **your** return to the UK, or
- 30 days upon discovery of the **incident**

Please have the mobile phone number to hand

4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Full details can be found in section D of the Policy Document.

Cancellation

You have the right to cancel this policy within the first 14 days after receiving the Policy Document by contacting Customer Services on **0844 871 0524***. **We** will refund **your** payment, although if a claim has been made during this period, **you** may be required to pay for the **services** provided. Please refer to section J of the Policy Document. **You** may cancel this policy with immediate effect after the first 14 days, however, any payments **you** have made will be retained.

Enquiries

Should **you** have an enquiry or complaint, **you** can contact **us** on **0844 871 0524***. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section L of the Policy Document.

You can request another copy of these terms and conditions. They are also available in large print, audio and Braille. If **you** would like a copy in any of these formats, please call Customer Services on **0844 871 0524***.

Under European law, the parties to each of the contracts may choose which law will apply to those contracts. English law will apply unless all parties agree otherwise, in writing, prior to the start of the contracts. The contracts are written in English and all communication by **us** and the **insurer** with **you** will be in English.

Compensation Scheme

The parties to these contracts are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. **You** can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 892 7300 or by visiting their website at www.fscs.org.uk

Storemynumbers™ registration

You will need to register to take advantage of this facility, and registration will be available the day after **you** purchase this policy. **We** have arranged for access to this insurance service through the link on the Member's area of **our** website www.policyadmin.co.uk. If **you** have ported the **phone** number, **you** must contact **us** to update **our** records immediately, as this may affect the **services we** supply.

This service uses GPRS data services and this must be enabled on the **phone**. Please speak to the airtime provider if **you** need to set this up. Registration can be made by the policyholder only and for the mobile phone number registered with **us**. There may be periods the service is not available due to technical issues and upgrades to the systems. The service is offered as part of the entire Mobile Phone Insurance cover package and the level of service is dependent upon the compatibility of the **phone**.

To take advantage of the **storemynumbers™** service **you** or the user of the **phone** will need to perform the following:

- register for the **storemynumbers™** service
- sync the **phone** with the web server
- ensure the data is kept up to date by regularly synchronising the **phone** data

However, certain makes and models of **phone** are not compatible with the **storemynumbers™** service, please contact **us** with any queries. If the **phone** is compatible, **you** have performed the above actions, and the **phone** is stolen, **we** will ensure that the data that has been synchronised can be recovered. This means that there will be access to all the recent information synchronised prior to the theft.

Charges may be made by the airtime provider for the GPRS (data transfer) costs involved in synchronising the **phone**.

Visit www.policyadmin.co.uk for full details of how to use **storemynumbers™**.

Policy Document

These terms and **your registration document** should be read as one document. Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

The policy has been arranged for **you** by Policy Administration Services Limited (**we/us/our**), who deals with the administration of this insurance, including the collection of premium and the handling of claims.

This product is governed by this Policy Document. This Policy Document provides for (i) the insurance that **we** have arranged for **you** with the **insurer**, for which **you** pay a premium; and (ii) the service agreement with **us** which governs the provision of the **services**, for which **you** pay a service charge.

All elements of service provided by **us**, and insurance cover provided by the **insurer**, are subject to this Policy Document, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

Your policy is based on the information **you** gave to **us** verbally or otherwise about **you** and **your** personal details when **you** applied for the insurance. These details are confirmed on **your registration document**. The Policy Document details what is covered and what is not covered, how claims are settled and other important policy information.

Our part of the contract is as follows:

- Cover is available providing the payment of the premium is received in advance
- Cover will cease 12 months from the date of purchase or one successful claim, whichever occurs first
- Where **we** attach a special meaning to a word it is shown in **bold type**
- **We** will handle claims on behalf of the **insurer**
- **We** will hold money on behalf of the **insurer**

Your part of the contract is as follows:

- **You** must pay for the cover in advance
- **You** must adhere to all the conditions detailed in this Policy Document
- If **you** do not believe the policy is suitable for **you**, **you** can cancel it within 14 days after receipt of this Policy Document. **We** will refund **your** payment although if a claim has been made during this period, **you** may be required to pay for the **services** provided. The full payment will be retained if the policy is cancelled after 14 days

- The **phone** stated on the **registration document** must be **your** property or responsibility, or the property or responsibility of members of **your family**. **You** will be unable to change or transfer the cover on the **phone** once the policy has started. If the **phone** is no longer in **your** possession the cover will cease. **Your** cover is not transferable.

You can request another copy of this Policy Document. They are also available in large print, audio and Braille. If **you** would like a copy in any of these formats, please call Customer Services on **0844 871 0524*** or write to:

Customer Services
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by us with **you** will be in English.

A) Definitions

Accessories

All accessories up to a combined retail price of £50, including VAT (**proof of purchase** must be provided with **your** claim). The retail price will be the standard selling price applicable on the original day of purchase. Accessories are covered where they have been stolen or damaged at the same time as the **phone**, or where they are incompatible with a phone replaced as a result of a valid claim.

Electrical or mechanical breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Establishment

The building, company, factory, site, office, residence, workplace, method of transport, etc where the **phone** was stolen.

Excess

The first £10 of a successful claim which **you** have to pay.

Family

A family member must reside at the same permanent address as **you** and be either **your** spouse, **your** partner with whom **you** have resided for at least 6 months or a child of which **you** or **your** partner are the legal guardian. A student who is living away during term time only is considered to be living at the same permanent address.

IMEI number

International Mobile Equipment Identity Number

The unique serial or identification number that **we** will use to identify the **phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving theft or malicious damage must be reported to the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the incident). **You** must obtain an incident reference number.

Insurer

London General Insurance Company Limited (FRN 202689), whose main business is general insurance. Registered office: Integra House, Floor 2, Vicarage Road, EGHAM, Surrey, TW20 9JZ. Registered Number 1865673.

Mobile phone/Phone

The handset and **SIM Card** specifically identified by the **IMEI number** as detailed on the **registration document** or **our** records. The handset covered will be the one as identified by the **IMEI number** from the Phones 4u transaction, or any such revised handset **IMEI number** which **you** have received due to a handset exchange or warranty repairs. The phone must be owned by **you** or be **your** responsibility.

Proof of purchase

The till receipt provided at the point of sale that details the **phone** or **accessories**, or similar documentation that provides proof of ownership.

Registration Document

The Insurance Registration and Service Agreement that **you** received in store at the time **you** purchased the **phone**.

Services

The work **we** undertake for **you** in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM card

Subscriber Identity Module Card

The card carrying the subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** or the **phone** owners account.

Storemynumbers™

Web based **mobile phone** data backup facility provided to **you** under the contract of insurance.

We/Us/Our

Policy Administration Services Limited (FRN 307406) and the **services** provided to **you**. Registered in England No. 3907386. Registered office: Osprey House, Ore Close, Lymedale Business Park, NEWCASTLE-UNDER-LYME, Staffordshire ST5 9QD.

You/Your

The customer who purchased the **phone**.

B) Price

The cost of the policy is detailed below and relates to the purchase price of the **phone**. This includes any taxes or additional charges which may apply.

	Mobile phone purchase price				
	Under £40.00	£40.00 - £59.99	£60.00 - £79.99	£80.00 - £119.99	£120.00 or over
Insurance Premium - payable under contract (i)	£3.99	£13.99	£23.99	£33.99	£43.99
Service Charge - payable under contract (ii)	£6.00	£6.00	£6.00	£6.00	£6.00
Total cost of policy	£9.99	£19.99	£29.99	£39.99	£49.99

The policy is valid for a period of twelve months or until **you** have made one successful claim, whichever occurs first.

C) Cover

Cover will be provided for:

1. One **mobile phone** and **SIM card**.
2. The cost of replacement as a direct result of theft.
3. The cost of repair (or replacement if a repair cannot be made) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repair (or replacement if a repair cannot be made) where damage has been caused by **electrical or mechanical breakdown**.
5. Cover wherever **you** or a member of **your family** are in the world. Repair or replacement will be arranged upon return to the UK.
6. The replacement of **accessories**, up to a combined retail price of £50 per claim, if:
 - they are stolen or damaged at the same time as the **phone** or
 - **we** have replaced the **phone** with an alternative phone as a result of a successful claim and the **accessories** are no longer compatible with the new phone.
7. **Storemynumbers™**. Data backup of contacts, calendar entries and notes. This is a web-based facility. **You** will need a compatible **phone** which is GPRS enabled, internet access and an email address to make use of this facility.

You can register for **storemynumbers™** by visiting **www.policyadmin.co.uk** from the day after you purchase this policy.

D) Making a claim

1. To make a claim:
 - visit our website at **www.policyadmin.co.uk** to register your claim online
 - contact Customer Services on **0844 871 0524***
2. If the **phone** is stolen, **you** must call the airtime provider within 24 hours of discovery to bar the **SIM Card**. Doing this will prevent any further unauthorised calls from being made. Unauthorised calls are not covered under this policy.
3. If the **phone** is stolen or maliciously damaged, **you** must inform the Police (or relevant local authorities if **you** are outside of the UK at the time of discovering the **incident**) within 24 hours of discovery and ask for an incident reference number.
4. **You** must notify **us** within 48 hours of discovery of the **incident**. If **you** are outside of the UK at the time of discovering the **incident** and are unable to contact **us**, then **you** must call **us** within the shorter of either:
 - 48 hours of **your** return to the UK, or
 - 30 days upon discovery of the **incident**Please have **your** mobile phone number to hand.
5. If **your** claim relates to theft whilst **you** were in an **establishment**, **you** should advise them of the **incident** as soon as possible and within 24 hours of discovery of the **incident**.
6. Please ensure **you** take the name of any person **you** speak to in relation to reporting the **incident** as **you** will be required to complete their details on the claim form.
7. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
8. **You** must return the damaged **phone** and **accessories** to **us** for inspection before **your** claim will be assessed. **You** must send them by secure means, as described in the claim documentation. They are **your** responsibility until **we** have received them.
9. **You** must ensure that no one but **our** approved agent carries out repairs to, or maintenance of, the **phone** or **accessories** if **you** intend to make a claim for the work carried out.
10. **You** must provide the **proof of purchase** for the **accessories** at the time of **your** claim.
11. **You** must pay the **excess** of £10 if **you** need to claim.

E) What will happen when your claim is approved

1. Replacement phones and accessories will come from available stock (which may be refurbished). If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by **us**.
2. **We** may settle **your** claim, at **our** discretion, by repair, replacement or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
3. If **you** need to claim as a result of an **incident** outside the UK, the **phone** and **accessories** will be repaired or replaced upon return to the UK.
4. If any stolen or damaged equipment is recovered after the claim is approved it shall become the property of the **insurer** and must be returned to **us** immediately.
5. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
6. The details of **phones** reported stolen will be submitted to the IMEI Database to prevent further use.
7. Once **your** claim is approved, cover ends under the terms and conditions of this policy. Please remember to purchase a new policy to ensure continuous cover.

F) Important things that you must do

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft or damage to the **phone** and **accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change.
4. Inform **us** of any theft or damage covered by **your** policy within the given timescales.

G) Theft and damage

Cover will not be provided for:

1. Theft from an unattended motor vehicle where the **phone** has been left visible. The vehicle must be locked and all security devices activated. Damage must be caused by the thief and evidence provided with **your** claim. Cover will not be provided if the vehicle cannot be secured against unauthorised entry.
2. Theft from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the building or premises.
3. Theft or damage where the **phone** has been left negligently or deliberately in a public place or a place to which other people have access.

4. Theft of or damage to, the **phone** where it has been passed to someone else other than a **family** member.
5. The cost of unauthorised use of the **phone**.
6. Theft of or damage to, **accessories** not stolen or damaged at the same time and under the same circumstances as the **phone**.

H) Electrical or mechanical breakdown

Cover will not be provided for:

1. Damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

I) General Exclusions

Cover will not be provided for:

1. Loss of the **phone**.
2. Any loss (business or personal) resulting from loss of use.
3. The policy **excess** of £10 upon a successful claim.
4. The cost of unauthorised calls.
5. The replacement of any data, images, games, logos, wallpaper, files, music, videos, downloads or digital content stored in the memory of the **phone**, or on a hard disk, memory card or other storage media. It is recommended that a back-up copy of all data is kept.
6. Where the **IMEI number** cannot be determined from the **phone**, or **proof of purchase** and **registration document** cannot be provided to prove ownership of the **phone**.
7. Damage due to wear and tear, depreciation or gradual deterioration.
8. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
9. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
10. The cost of cosmetic repairs.
11. Theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
12. Theft, damage, or breakdown arising out of any wilful act or negligence of the user.

13. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
14. People who are not permanently resident in the UK.
15. Loss resulting from events that are indirect or remote to the insured **incident**.

J) Cancelling the policy

1. If the policy does not meet **your** requirements, please telephone **our** Customer Services team immediately on **0844 871 0524*** (Monday - Friday 9.00am - 6.00pm) or write to:

**Customer Services
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF**
2. **You** have the right to cancel this policy within the first 14 days after receipt of this Policy Document. **We** will refund **your** payment, although if a claim has been made during this period, **you** may be required to pay for the **services** provided. The full payment will be retained if the policy is cancelled after 14 days.
3. **We** may cancel this policy with immediate effect by sending a letter by recorded delivery to **you** at **your** last known address in the event of **you** submitting any fraudulent or inaccurate information, or for any other valid reason. Any refund will be made at **our** discretion.
4. **You** may cancel this policy with immediate effect by telephoning Customer Services on ***0844 871 0524**, after the first 14 days, and any payments **you** have made will be retained.
5. **Storemynumbers™** - **we** may alter the terms of the facility or remove the facility by giving **you** 30 days notice by email or SMS text message to the details registered on **our** records. Access to **storemynumbers™** will end when **your** policy expires. Please remember to purchase a new policy to enable continuous use of the facility.

K) Fraud

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**. If **you** receive information that **your** details have been used for fraudulent purposes, please call Customer Services on **0844 871 0524*** and ask to be transferred to the Security and Investigations Department.

Alternatively, **you** can write to:

**Security and Investigations
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF**

The personal details which **you** supply to **us** during the application process will be used to combat fraud. These details will be retained for a reasonable period after **your** policy expires for legal reasons, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect

or

- make a claim in respect of any theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**

then:

- **we** shall not honour the claim
 - **we** shall not honour any other claim which has been or will be made under any policy held by **you**
 - **we** shall not make any return of payments made for cover and **we** may, at **our** option, cancel the policy
 - **we** may be entitled to recover from **you** the cost of any claim already paid under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
 - **we** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
- and
- **we** may inform the Police, Government or regulatory bodies of the circumstances

Details of claims may be put on a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.

L) Enquiries/Complaints

We will always be fair and reasonable when handling **your** policy or claim. Should there ever be an occasion when **you** feel that **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do **our** best to solve the problem. **We** will do everything possible to ensure that **your** query is dealt with promptly.

The easiest way to contact **us** is to call **our** Customer Relations team on **0844 871 0524***.

Alternatively, **you** can write to **us** at the following address, quoting the mobile phone number in all correspondence:

**Customer Relations
Policy Administration Services Limited
PO Box 290
CREWE
CW1 6YF**

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 weeks of **our** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing.

If **you** are not satisfied with **our** decision, please contact **our** Customer Relations Manager on the above number.

If **you** have a complaint relating to the policy wording or contract with the **insurer**, please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within 6 months of **our** final decision, refer **your** query for an independent assessment to:

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR**



The parties to these contracts are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained at their website www.financial-ombudsman.co.uk

You are entitled to contact the **insurer** if **you** wish. Following this procedure will not affect **your** statutory rights.

The parties to these contracts are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website: www.fscs.org.uk

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data which **you** supply is Policy Administration Services Limited.

* 0844 calls will be charged at a maximum of 5p a minute from a BT line. Calls may be recorded or monitored for quality purposes and for the prevention/detection of crime. Details correct at time of creation.

Phones 4u Limited
Registered in England No: 3154198
Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Policy Administration Services Limited
Registered in England No: 3907386
Registered Office:
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

London General Insurance Company Limited
Registered in England No: 1865673
Registered Office:
Integra House
Floor 2
Vicarage Road
EGHAM
Surrey
TW20 9JZ

To make a claim...

If your mobile phone has been stolen or damaged, follow these simple steps:

If your mobile is...	Step 1	Step 2	Step 3
Stolen	Call your network immediately to bar your mobile phone. You have 24 hours from discovery to do this.	You need to notify the police to obtain a crime reference number. You have 24 hours from discovery to do this.	You need to contact us to submit your claim within 48 hours of discovery at which time you can log your claim.
Maliciously damaged	You need to notify the police to obtain a crime reference number. You have 24 hours from discovery to do this.	You need to contact us to submit your claim within 48 hours of discovery at which time you can log your claim.	
Accidentally damaged	You need to contact us to submit your claim within 48 hours of discovery at which time you can log your claim.		

call us on

0844 871 0524*

or visit

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